

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Specialized Loan Servicing LLC

In Re:
Atef G. Youssef, Tereza F. Youssef

Debtors.



Order Filed on November 25, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-33412 MBK

Adv. No.:

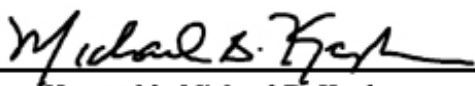
Hearing Date: 11/05/2019 @ 9:00 a.m..

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: November 25, 2019


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtors: Atef G. Youssef, Tereza F. Youssef

Case No: 16-33412 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Specialized Loan Servicing LLC, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 7 Redcoat Dr, East Brunswick, NJ, 08816-2758, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Robert C. Nisenson, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 5, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 2019 through November 2019 for a total post-petition default of \$13,719.00 (5 @ \$3,063.80, \$1,600.00 less suspense); and

It is **ORDERED, ADJUDGED and DECREED** that the debtor will make a lump sum payment of \$5,000.00 by November 30, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$8,719.00 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor shall file a modified plan within twenty days of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2019, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

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Debtors: Atef G. Youssef, Tereza F. Youssef

Case No: 16-33412 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR
RELIEF FROM STAY

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and motion for relief is hereby resolved.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Atef G Youssef
Tereza F Youssef
Debtors

Case No. 16-33412-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2019.
db/jdb +Atef G Youssef, Tereza F Youssef, 7 Redcoat Drive, East Brunswick, NJ 08816-2758

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Douglas J. McDonough on behalf of Creditor BANK OF AMERICA, N.A. DMcDonough@flwlaw.com
Jason Brett Schwartz on behalf of Creditor Financial Services Vehicle Trust (FSVT)
jschwartz@mesterschwartz.com
R. A. Lebron on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for MEB LOAN
TRUST IV bankruptcy@feinsuch.com
Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing LLC
rsolarz@kmlawgroup.com
Robert C. Nisenson on behalf of Joint Debtor Tereza F Youssef rnisenson@aol.com,
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
Robert C. Nisenson on behalf of Debtor Atef G Youssef rnisenson@aol.com,
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
Robert P. Saltzman on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
Sean M. O'Brien on behalf of Creditor BANK OF AMERICA, N.A. DMcDonough@flwlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11